

Information to identify the case:

Debtor 1	<u>Eric Jon Kuhn</u>	Social Security number or ITIN	xxx-xx-5395
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Tamika Allen-Kuhn</u>	Social Security number or ITIN	xxx-xx-2592
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-10096-JCM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Eric Jon Kuhn

Tamika Allen-Kuhn

11/13/24

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Eric Jon Kuhn
Tamika Allen-Kuhn
Debtors

Case No. 19-10096-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Nov 13, 2024

User: auto
Form ID: 3180W

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Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Eric Jon Kuhn, Tamika Allen-Kuhn, 2003 East Gore Road, Erie, PA 16510-3893
15003503	+ Liberty Mortgage Corporation, 3818 Liberty Street, Erie, PA 16509-1473
14989327	M&T Bank Lending Services, Customer Support, P.O. Box 1288, Buffalo, NY 14240-1288

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 14 2024 05:07:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 14 2024 00:15:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Nov 14 2024 05:07:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15003495	EDI: CITICORP	Nov 14 2024 05:07:00	Best Buy Credit Services, P.O. Box 78009, Phoenix, AZ 85062-8009
15003496	+ EDI: CITICORP	Nov 14 2024 05:07:00	Best Buy/CBNA, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
15003497	+ EDI: CAPONEAUTO.COM	Nov 14 2024 05:07:00	Capital One Auto Finance, P.O. Box 259407, Plano, TX 75025-9407
15005673	+ EDI: AISACG.COM	Nov 14 2024 05:07:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15003498	EDI: CAPITALONE.COM	Nov 14 2024 05:07:00	Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083
15029744	EDI: CAPITALONE.COM	Nov 14 2024 05:07:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15026438	Email/PDF: bcnnotices@becket-lee.com	Nov 14 2024 00:30:12	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15025443	+ Email/Text: RASEBN@raslg.com	Nov 14 2024 00:14:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15033912	+ EDI: CITICORP	Nov 14 2024 05:07:00	Citibank, N.A., 701 East 60th Street North, Sioux

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15011084	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	Nov 14 2024 00:14:00	Falls, SD 57104-0432 Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
15003500	+ Email/Text: collectionbankruptcies.bancorp@53.com	Nov 14 2024 00:15:00	Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45227-1115
15003499	EDI: JPMORGANCHASE	Nov 14 2024 05:07:00	Chase, P.O. Box 15123, Wilmington, DE 19850-5123
14989322	^ MEBN	Nov 14 2024 00:10:36	KML Law Group P.C., Mellon Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15003502	Email/Text: PBNCNotifications@peritussservices.com	Nov 14 2024 00:14:00	Kohl's, Payment Center, P.O. Box 2983, Milwaukee, WI 53201-2983
15033644	Email/Text: camanagement@mtb.com	Nov 14 2024 00:15:00	M&T BANK, P.O. Box 840, Buffalo, NY 14240-0840
15003508	Email/Text: camanagement@mtb.com	Nov 14 2024 00:15:00	M&T Bank, One Fountain Plaza, Buffalo, NY 14203
14989326	Email/Text: camanagement@mtb.com	Nov 14 2024 00:15:00	M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
14989323	Email/Text: camanagement@mtb.com	Nov 14 2024 00:15:00	M&T Bank, P.O. Box 62182, Baltimore, MD 21264-2182
14989324	Email/Text: camanagement@mtb.com	Nov 14 2024 00:15:00	M&T Bank, P.O. Box 900, Millsboro, DE 19966
14989325	Email/Text: camanagement@mtb.com	Nov 14 2024 00:15:00	M&T Bank, P.O. Box 619063, Dallas, TX 75261-9063
15003510	^ MEBN	Nov 14 2024 00:10:41	Mortgage Electronic Registration, Systems, Inc., P.O. Box 2026, Flint, MI 48501-2026
14989753	+ EDI: PRA.COM	Nov 14 2024 05:07:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14990915	EDI: PENNDEPTREV	Nov 14 2024 05:07:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
14990915	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 14 2024 00:15:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
15028363	EDI: AIS.COM	Nov 14 2024 05:07:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T BANK
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15003501	*+	KML Law Group P.C., Mellon Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15003507	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
15003504	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M&T Bank, P.O. Box 62182, Baltimore, MD 21264-2182
15003505	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M&T Bank, P.O. Box 900, Millsboro, DE 19966
15003506	*	M&T Bank, P.O. Box 619063, Dallas, TX 75261-9063
15003509	*	M&T Bank Lending Services, Customer Support, P.O. Box 1288, Buffalo, NY 14240-1288

TOTAL: 1 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor M&T BANK blemon@kmlawgroup.com lemondropper75@hotmail.com
Brian Nicholas	on behalf of Creditor M&T BANK brian+ecf@briannicholas.com mccallaecf@ecf.courtdrive.com
Michael S. Jan Janin	on behalf of Joint Debtor Tamika Allen-Kuhn mjanjanin@quinnfirm.com slowe@quinnfirm.com;mtrayer@quinnfirm.com;mmartinucci@quinnfirm.com;Janin.MichaelR117420@notify.bestcase.com
Michael S. Jan Janin	on behalf of Debtor Eric Jon Kuhn mjanjanin@quinnfirm.com slowe@quinnfirm.com;mtrayer@quinnfirm.com;mmartinucci@quinnfirm.com;Janin.MichaelR117420@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

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